

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re US Patent Application of:)
Merrill Brooks SMITH et al.)
Application No.: 10/758,429) Group Art Unit: 2876
Filing Date: January 16, 2004) Examiner: Unassigned
Title: SYSTEM AND METHOD FOR)
CONDUCTING A REFUND)
TRANSACTION FOR A PIN-)
ACTIVATED ACCOUNT)

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTER

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

Enclosed is a Supplemental Information Disclosure Statement and accompanying form PTO/SB/08a prepared in connection with the above-identified patent application.

- ☒ [X] No additional fee for submission of an IDS is required.
- ☐ [] A Check in the amount of \$180.00 as set forth in 37 C.F.R. §1.17(p) is required and attached hereto.
- ☐ [] A certification under 37 C.F.R. §1.97(e) is also enclosed.
- ☐ [] A certification under 37 C.F.R. §1.97(e), a petition requesting consideration of the information disclosure statement, and the petition fee of \$130.00 as set forth in 37 C.F.R. §1.17(i) are also enclosed.
- ☐ [] Charge \$_____ to Deposit Account No. 08-3436 for the fee due.

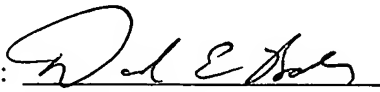
☒ [X] A Certificate of Mailing Under 37 C.F.R. §1.8.

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The Commissioner is hereby authorized to charge any appropriate fees that may be required by this paper to Deposit Account No. 08-3436.

Respectfully submitted,

Date: January 11, 2005

By: 
David E. Baker
Registration No. 42,285

Hunton & Williams LLP
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(804) 788-8762 telephone number
(804) 343-4598 facsimile number

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Attached hereto is a duly completed Form PTO/SB/08a listing references which may be considered either material or helpful to the examination of the above-identified patent application. It is requested that all these references be considered by the Examiner and officially made of record. The Commissioner is authorized to charge any additional fees and credit any overpayment to Deposit Account No. 08-3436.

Should any questions arise concerning this matter, please contact the undersigned attorney at the telephone number provided below.

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/758.429
				Filing Date	January 16 2004
				First Named Inventor	Merrill Brooks SMITH
				Art Unit	2876
				Examiner Name	Unassigned
Sheet	1	of	1	Attorney Docket Number	64243.000006

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)				
	1	US	6,581,827	06-24-2003	Welton	
	2	US	2004/0218741 A1	11-04-2004	Welton	

FOREIGN PATENT DOCUMENTS							
Examiner Initial*	Cite No. ¹	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴ Kind Code ⁵ (if known)				

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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IFW

JAN 13 2005

Attorney Docket No. 64243.000006
Attorney Customer No. 27682

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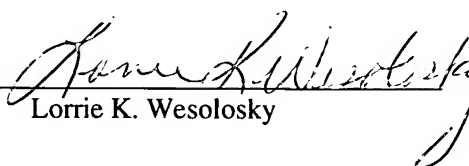
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CERTIFICATE OF MAILING UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service
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on: January 11, 2005
Date



Lorrie K. Wesolosky

Attorney Docket No. 64243.000006
Attorney Customer No. 27682

Documents being submitted with this Certification of Mailing under 1.8 are:

- Supplemental Information Disclosure Statement, Transmittal Letter, PTO/SB/08a and applicable references
- Self-Addressed Stamped Return Postcard

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